

for your *Benefit*



Department of Health and Family Services
Division of Health Care Financing

A newsletter for HIRSP members

Fall 2003

From green and yellow to pink: A HIRSP policyholder's story

The following article was written by Pat Simms and reprinted with permission from the Wisconsin State Journal. Health Insurance Risk Sharing Plan (HIRSP) policyholder Annette Stebbins received a liver transplant in 1992 and now serves on the HIRSP Board of Governors.

Annette Letendre Stebbins felt life slipping from her in the fall of 1991. She was 49, primary biliary cirrhosis was shutting down her liver, and she'd hemorrhaged more times than she cared to count.

"You feel yourself getting small. I felt I didn't take up any space, that if I talked, no one would hear me. I felt as if everyone was louder and brighter and more colorful than I was."

On Easter Sunday, on her 50th birthday, she got a new liver at UW Hospital. One day soon after,

For Your Benefit is back!

The HIRSP Board of Governors established a Consumer Affairs Committee to improve HIRSP communications to policyholders. The committee and the full board are bringing back the *For Your Benefit* newsletter to provide you with useful information in a consumer-friendly way.



a yellowish-greenish color. I remember walking by that mirror and thinking, My God, I'm pink.' I felt my face, which had been like a leather jacket, and I could feel the flexibility of my skin when I pushed on it. I felt really alive."

High-spirited and upbeat, Stebbins works hard — a "creative tasker" who does visual design and event planning to pay health insurance and other bills.

"I live thankfully. When you get so close to death, as you come alive again, you feel every single inch of you fleshing out. You have acute awareness. It's like the first Popsicle you ever tasted — everything has more color, more intensity, more degrees of variation."

Q: How did the transplant affect you financially?

A: It's been devastating financially.

Stebbins caught herself in a hospital mirror. "While I was sick, my skin had gotten to sort of

My insurance company turned me down — they felt it was experimental. Now I'm in the state's high-risk insurance pool. Some people can go back to their regular job, but I worked primarily on commission, and my regular accounts had already been passed on.

Q: The community raised money to help you with the cost of the surgery?

A: I needed about \$300,000. It took a year and a half to get the surgery paid off. Everybody helped.

"You feel yourself getting small. I felt I didn't take up any space, that if I talked, no one would hear me. I felt as if everyone was louder and brighter and more colorful than I was."

Q: What were some of the side effects after the surgery?

A: The steroids they give you make you hold weight. I went from 124 pounds to 192 pounds in three months. When my steroid level went down, the weight dropped.

Q: What's your scar look like?

A: My scar is in the shape of a Mercedes Benz symbol — as if you

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Tips for using nonprescription drugs wisely

You might be surprised to learn that there are more than 100,000 nonprescription (also called OTC — meaning over the counter) drugs approved for sale in the United States today. When a cough or cold, fever, or aches and pain strike, do you pick up one of these OTC drugs to treat the symptoms yourself? If so, you are not alone.

A recent survey showed that six out of every ten American adults have used at least one OTC drug in the past six months. In fact, more Americans use nonprescription drugs than prescription drugs.

While OTC drugs are usually safe when taken as they are intended, many people suffer adverse effects only because they fail to read and understand the directions for using that drug. Remember, just because you may be able to buy one of these drugs without a doctor's prescription doesn't mean it is safe for you and can be taken without regard to your other medicines or health conditions.

We've put together a list of tips for you to follow before the next time you think about taking an OTC drug.

- *Always start by reading the label — all of it.* Reading the label will help you decide if you have chosen the right product for your symptoms, understand the dosing instructions, and are aware of any warnings that may apply to you.
- *Look for an OTC medicine that will treat only the symptoms you have.*
- *Don't use a "multi-symptom" drug to treat symptoms that you don't have!*
- *Know what to avoid while taking an OTC medicine.* Like prescription medicines, some OTC drugs can cause side effects or reactions. Read the label to see what to avoid while you are taking an OTC drug.
- *When in doubt, ask before you buy or use an OTC medicine.* Taking an OTC medicine safely is too important for guesswork — and it could be a waste of your money. If you have questions, ask your pharmacist or doctor.
- *Take the medicine exactly as stated on the label.* When it comes to OTC medicines, more is not better! Taking too much of a nonprescription medicine can be harmful. Only take the amount directed and at the exact intervals stated on the label.
- *Use extra caution when taking more than one OTC drug product at a time.* Many OTC medicines contain the same active ingredients, which means that you may be taking more than the recommended dose without knowing it. Always check the active ingredients before taking more than one OTC medicine at the same time.
- *Don't combine prescription medicines and OTC drugs without talking to your doctor or pharmacist first.* Sometimes



one drug can interfere with another. Or, some OTC drugs may contain the same active ingredient that is in a prescription drug you are taking.

- *Make sure each of your doctors has a list of all the medicines you are taking.* This includes not only prescription medicines but also any OTC drugs and dietary supplements that you may be taking.
- *Don't use OTC medicines after their expiration date.* Dispose of all medicines promptly after their expiration date and be careful not to throw them away where children or pets may find them.

To help protect yourself from any accidental effects of nonprescription medicines, please keep these important tips in mind. You may find that you get better results from your drug treatments and save money as well. Now that's a *good* combination.

This article was written by Jim Motz, R.Ph., and was reprinted with permission from APS Healthcare. ■

HIPAA: What it is and what it means to you

By this time, you've probably heard about or seen information regarding the Health Insurance Portability and Accountability Act, commonly known as HIPAA. The Administrative Simplification provisions of HIPAA have required that medical providers, insurance plans, billing vendors, and others change the way they do business to standardize electronic transmission of health information and protect the medical information of health care consumers.

How will HIPAA affect you?

A major component of HIPAA is to protect your rights of privacy as a health care consumer. HIRSP's Notice of Privacy Practices was sent to you in April or was included in your HIRSP welcome packet. The notice described how medical information about you may be used and disclosed,

and how you may get access to this information.

The privacy of your protected health information (PHI) has always been very important and HIRSP has always had procedures in place regarding the handling of your PHI. Our policies and procedures have been reviewed and strengthened where necessary and staff have been trained on HIPAA's privacy regulations. Our goal is to protect your PHI in accordance with the new federal law and with state law.

When you contact HIRSP Customer Service, one change you may notice is that you will now be required to inform us in advance if you have authorized another person to discuss your medical information. For example, if your spouse will be calling HIRSP with questions regarding billing for your health services, you

need to complete an Authorization to Release Information form for him or her. To obtain a copy of this form, call HIRSP Customer Service at 1-800-828-4777 or 1-608-221-4551.

Another major component of HIPAA, the standardization of electronic transmissions, may also affect you. Prior to HIPAA, about 400 different formats for electronic health care claims were being used in the United States. The HIPAA national standards have greatly reduced the number of electronic formats in use, which reduces administrative burden, lowers operating costs, and improves data quality.

If your provider(s) submits your claims electronically, faster claim turnaround time should result in more timely information regarding your claim's payment or denial. ■

Understanding your HIRSP Explanation of Benefits and Remittance and Status Reports

HIRSP sends Explanations of Benefits (EOBs) and Remittance and Status (R/S) Reports to help you know which claims HIRSP has processed. Explanations of Benefits and R/S Reports are not billing statements, but rather reports that may help you keep track of your claims.

HIRSP will send EOBs and R/S Reports in the following circumstances:

- Explanations of Benefits are monthly reports sent to policyholders whose claims were processed during the last month.

It is important to look carefully at these reports and use them to keep track of your claims' status. Pharmacy claims do not appear on the EOB, because you are advised of your pharmacy benefits at the point of sale.

- Remittance and Status Reports are prepared weekly. In most instances, R/S Reports are sent to your providers. These R/S Reports let your providers know how HIRSP has paid your health care claims or list reasons for denial if the payment was denied.

The only situation in which you would receive an R/S Report is when payment for a health care claim is intended to go to you and not to your provider.

If a claim is denied or applied to your deductible, the R/S Report will include this information.

More detailed information on reading EOBs and R/S Reports can be found on the HIRSP Web site at www.dhfs.state.wi.us/hirsp/. For questions regarding specific claims on an EOB or R/S Report, contact HIRSP Customer Service promptly at 1-800-828-4777 or 1-608-221-4551. ■

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For Your Benefit seeks to provide information about the Wisconsin Health Insurance Risk Sharing Plan (HIRSP) for HIRSP members and the public.



For Your Benefit is published by the Wisconsin Department of Health and Family Services, Division of Health Care Financing, and circulated free by request. This newsletter is also published on HIRSP's Web site at www.dhfs.state.wi.us/hirsp/. Other information, forms, notifications, and documents are also available on the HIRSP Web site.

You may write to HIRSP at:
HIRSP
6406 Bridge Rd Ste 18
Madison WI 53784-0018

HIRSP's telephone numbers:
1-800-828-4777 toll free
1-608-221-4551 in the Madison area

PHC 12765 (10/03)

HIRSP policyholder's story

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cut a pie into thirds. I call it my million-dollar scar.

Q: What do you know about the donor?

A: She was a 26-year-old woman who died in childbirth after delivering a baby girl. I can hardly talk about it. I went through a long time of feeling guilty because I'm alive.

Q: Have you met her family?

A: I met her family last year for the first time. It was hard. Here I am, sort of reveling in my health and well-being, yet I know how much pain they are suffering for their loss.

Q: You say you have a spiritual connection to this young woman?

A: I can't tell you how connected I feel to her. When I was really down, I would feel her presence all over me. ■

We would like to hear from you! If you have ideas or suggestions for articles you would like to see covered in *For Your Benefit*, please send them to the postal address listed at left.